

Perceived Affordability and Demand Dynamics in Quick Commerce: Evidence from Generation Z and Millennials in Gujarat

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ABSTRACT

The fast growth of quick commerce apps has revolutionized the urban retail system of India. This paper will investigate the impact of perceived affordability on the demand of quick commerce services among the generation Z and Millennials in Gujarat. Primary data were collected using a descriptive quantitative research design and a structured questionnaire was used to collect data in 200 respondents in six cities; Gandhinagar, Ahmedabad, Surat, Vadodara, Rajkot and Dahod. Probability sampling was not accepted and analysis of data was done using SPSS. The results indicate that perceived affordability is a significant issue impacting on the purchase frequency and platform choice. Although speed and convenience are motivational to users, more importantly in demand formation are cost-efficiency, delivery fee and promotional offers. Affordability to young consumers is beyond the low prices to the general transaction convenience and to digital experience. Though the adoption is better in large urban centres, Tier 2 cities also have significant growth potential as long as the issue of pricing is well tackled. The research is based on the Consumer Value Theory [10] in placing affordability within a multidimensional construct multidimensional construct of functional, emotional, and conditional value. These conclusions have strategic implications to the operators of the platform who may want to gain competitive advantage based on pricing, special promotions and digitally enhanced customer interaction.

Keywords: consumer demand, digital retail, generation z, millennials, perceived affordability, quick commerce.

1. INTRODUCTION

Quick commerce is a new form of retailing that makes deliveries of products and services within 10 to 30 minutes after the order is made. Focusing on high velocity, on-demand delivery of daily necessities like groceries, stationery, and over-the-counter medications, this model is based on the use of micro-warehouses or so-called dark stores that allow achieving high-speed last-mile fulfilment and maintain a curated inventory of high-demand products.

One of the markets which have experienced impressive growth over the past couple of years is the quick commerce market in India. According to industry estimates, gross order value (GOV) will have an approximate of ₹64,000 crore (approximately US\$7.5 billion) in FY25 and its compound annual growth rate will be about 142% between FY22 and FY25. It is estimated that the market will be close to ₹2 lakh crore (more than US\$23 billion) by FY28 [5, 6]. This influx is fuelled by urbanisation, rising smartphone adoption, adoption of digital payment and altered lifestyle inclination towards speed and convenience.

The key players that make up this ecosystem are Blinkit, Zepto, Swiggy Instamart, Dunzo, Amazon Fresh, BigBasket BBNOW, and Flipkart Quick. These companies compete based on the shortened delivery time, inventory optimisation with the help of algorithms, dynamic pricing, and individualized offers. Artificial intelligence (AI) is used to aid back-office functions like demand prediction, route optimization, recommendation systems as well as real-time promotional targeting. Such artificial intelligence results in direct impact on the cost structure, pricing strategies and promotional offers which in turn shape the perception of affordability among the consumers. Although AI does not directly engage with consumers, its functioning is pertinent to how platforms control efficiency in pricing and promotion personalization, which are the main aspects of the affordability perceptions discussed in the given study.

Although the industry grows at a high rate, previously the literature has been concentrated on operational efficiency, logistics innovations, or adoption of technology [7, 8, 11, 12]. There is very little research on the role of a perceived affordability in motivating demand, especially in younger groups of consumers. This is a major point of failure, because affordability in fast-market movement goes beyond the cost of products to the cost of delivery, promotions, a subscription advantage, and perceived worth as a result of the convenience of digital solutions.

The current research paper bridges this gap by targeting the generation of gen-Z (born 1997-2012) and Millennials (born 1981-1996), as the two groups are the most common people engaging in digital consumption in India. These segments are very price-sensitive and technology-adaptive and therefore, make the best targets in terms of analyzing the dynamic nature of platform pricing systems and price perception of affordability. Moreover, metropolitan cities like Mumbai, Delhi and Bengaluru have been extensively researched, whereas regional markets have not been researched properly.

Gujarat provides a very interesting place to analyze in terms of its combination of Tier 1 and Tier 2 urban centers, high entrepreneurial spirit, increasing digitalization, and growing urban middle population. The cities with large penetration of quick commerce include Ahmedabad, Surat and Vadodara, and potential to grow is untapped in emerging centres such as Dahod. A look at the affordability perceptions in this heterogeneous regional context will allow seeing demand dynamics in the regions other than the largest metros of India in a more nuanced way.

This paper thus examines the role of perceived affordability in determining the demand of quick commerce services among the Gen Z and Millennials in Gujarat. The study, which places affordability in Consumer Value Theory and retail ecosystem powered by technology, adds to a contextually informed conversation of the consumer demand in the changing digital Indian market.

2. LITERATURE REVIEW

The swift growth of fast commerce has also produced an increasing scholarly buzz, especially regarding the efficiency of operations, the quality of services, and their acceptability by consumers. There is however less research on the critical study of the demand elasticity of the perceived affordability, particularly among younger generation cohorts. This part will be synthesis of the previous literature and the introduction of the current study into the existing theories.

According to Ganapathy and Gupta [7, 8], the strategies that lead to success of sustainable quick commerce grocery delivery in India are pricing strategies and strategic location planning. They focus on the use of dark stores, technology investment, and efficient inventory management as a factor in ensuring high order volumes. Although their article views the efficiencies as economical to the firm, they do not go far enough into understanding how such efficiencies are reflected in consumer-level affordability perceptions, which is what the current study aims to fill in.

Singh and Tomar [11, 12] conclude that speed of delivery, convenience and ease of ordering are major factors that have a bearing on the adoption in Thane City. Even though the issues of pricing were viewed as the obstacles to the long-term engagement, the issue of affordability was considered as a secondary factor, but not one that would be a

central explanatory variable. This implies that there is a necessity to look beyond affordability as a constraint factor, and seek to explore it as a key driver of demand intensity.

According to Amin and Nayak [3], network marketing is regarded as a backbone service to the country in order to develop quick commerce.

Spann, Harter, and Stich [13] show that reliability of delivery time directly affects the repurchase behaviour that is mediated by customer satisfaction. Their results support the fact that perceived service performance is a determinant of repeat usage. Nevertheless, the reliability of the service might not be sufficient to maintain the demand when consumers have the impression that the prices are not favourable, which implies the need to combine economic and experiential dimensions of value.

Al-Mu'ani et al. [2] underscore that logistics performance, service quality and trust play a major role in influencing customer satisfaction and loyalty to Generation Y and Z users. Their analysis shows that there are differences in expectations across generations that underpins the fact that younger generations evaluate platforms using the framework of multiple dimensions of values, including convenience, transparency, and fairness of prices.

Haneefa [9] provides an overview of artificial intelligence and new technologies into the process of quick commerce supply chains, aiming at enhancing the forecasting, optimal routes, and efficiency in their operations. The systems encompassed by AI can offer dynamic pricing, tailored promotions and predicting demand, which can reduce operational expenses and enhance margin management. The literature however is still sparse in describing how these efficiencies in the backends are felt by the consumer as a reduction in affordability or rather as a marketing strategy. Therefore, the connection between the affordability perception of consumers and AI-assisted operations is under-researched.

In their paper, Amin and Shah [4] also elaborated that to develop small-scale units, the marketing and selling should be supported. With adoption of these services, SMEs can go forth to discover more.

2.1 Theoretical Framework

In a bid to fill such gaps, the current research will rely on the Consumer Value Theory as its main theoretical perspective. Sheth, Newman and Gross [10] present the choice of a consumer as being motivated by five dimensions of values namely functional, social, emotional, epistemic and conditional value. In the context of fast commerce, affordability is the factor that adds to the functional value (cost-efficiency, pricing fairness), whereas speed, digital convenience, and simplicity of payment are the factors that add to emotional and conditional value. These dimensions can be combined in a holistic manner by younger consumers in terms of evaluating purchase decisions. With the help of this framework, affordability can be understood not only in terms of the low price, but in terms of a multidimensional vision of the combination of cost-effectiveness, delivery fee, promotional terms and the experience of the transaction.

Also, a complementary prism of interpreting the effects of attitudes toward pricing and subjective norms surrounding digital consumption on behavioural intentions to use quick commerce platforms and stay, is the Theory of Planned Behaviour [1].

2.2 Identified Research Gap

Despite the previous research on the logistics efficiency, service reliability, and technological innovation, there is only a dearth of research that expressly examines the effect of perceived affordability on demand dynamics between Generation Z and Millennials in regional Indian markets. Also, the available literature fails to establish a reasonable linkage between AI-driven operational mechanisms and the perceptions of prices at the level of consumers. This paper

fills this gap by empirically discussing the relationship between perceived affordability and demand in Gujarat, in a consumer value and behavioural intention framework.

3. RESEARCH METHODOLOGY

The proposed study will be based on the descriptive quantitative research design to explore the effects of perceived affordability on the demand of quick commerce platforms among the Generation Z and Millennials in Gujarat. The period of gathering primary data was two months, as a structured questionnaire was given to 200 respondents.

3.1 Sampling and Data Collection

The study sample will encompass individuals residing in the city of Abu Dhabi, emirates of the United Arab Emirates.

Six cities (Ahmedabad n = 50, Surat n = 40, Vadodara n = 35, Gandhinagar n = 30, Rajkot n = 25 and Dahod n = 20) were used to attract the respondents. This sample provided both Tier 1 and Tier 2 urban centres representation in Gujarat.

The non-probability sampling method was used because there is no specific sampling frame of quick commerce users. The purposive sampling was adopted to ensure that all the respondents were active users of quick commerce and therefore members of Generation Z or Millennial Cohort. The convenience sample to the study was able to achieve quality access to the participants and stratification based on city and age group provided equal representation within the sample. Even though all the methods have individual limitations, these limitations are alleviated when combined together, making the sample more representative to use in this exploratory-descriptive study.

It is enough to believe that a descriptive study of this magnitude will require a sample size of 200. Nevertheless, future studies using larger samples that are based on probability would enhance generalization.

3.2 Instrument Design and Reliability

The questionnaire was organized into four parts namely: (1) Demographic Profile, (2) Quick Commerce Usage Patterns, (3) Affordability Perception and (4) Value Perception and Preferences. Close-ended measures were on a five-point Likert scale rating on the perception of affordability, sensitivity of price, delivery cost, promotional price, and purchasing behaviour. This questionnaire is given in Appendix.

Although Cronbach alpha reliability test was not carried out formally in this study, which is a drawback of the study, scale items were formulated considering the valid constructs used in literature on perceived value and consumer behaviour. Internal consistency needs to be established in future research through reliability tests.

3.3 Data Analysis

Data analysis was done using SPSS and descriptive statistics to profile the respondents and Chi-square (χ^2) tests to determine the relationship between the categorical demographic factors and the main behavioural outcomes. The research is placed as a quantitative investigation of a survey type.

4. DATA ANALYSIS AND INTERPRETATION

4.1 Demographic Profile

This research involved 200 participants, half of whom were representatives of Generation Z and the other half of whom were representatives of Generation Millennials, meaning equal representation of generations. The majority of the participants were highly educated, some of them having bachelor's degrees or master's. Most of them were workers in the private sector or students, with incomes of less than 50,000 every month. Geographically, majority of the

respondents concentrated on the two largest cities in the sample i.e. Ahmedabad and Gandhinagar with all the six cities sampled represented.

4.2 Quick Commerce Usage Patterns

The rapid trade websites have been adopted by the respondents as part of their shopping. The most common platforms in use were Blinkit, Zepto, and Swiggy Instamart, as the consumers found preference in the delivery of services with a wide product range in a short time. A variety of respondents used them daily or weekly to order the necessary and convenience products (mainly groceries, snacks, drinks). Mean expenditure per transaction was small - mostly 2011000, indicating that people are buying in small amounts, out of necessity, but not in large amounts.

4.3 Affordability Perception

The aspect of affordability became one of the center-stage determinants of platform choice. The majority of the respondents considered the price to be a significant factor, and lots of them believed that the prices of quick commerce are fair in comparison with the physical stores, as it is very convenient. There is high sensitivity to prices as the discounts and promotional offers are in high use. What is more, a significant percentage of respondents expressed their readiness to change platforms in favor of a superior offer, which highlights the competitive nature of the quick commerce market.

4.4 Value Perception and Consumer Preferences

The most influential factors were the speed and convenience of delivery, a factor that was followed by pricing, discounts and finally the quality of the product. Most of the respondents felt that quick commerce platforms would give them good value of their money, but opinions on delivery fees were divided. Lower prices and improved customer service, increased product variety, and loyalty programs were found to be improvements that would reinforce the value perception of consumers. The willingness to recommend the platforms is very high, because of the overall satisfaction and the potential of positive word-of-mouth.

4.5 Hypothesis Testing

The Chi-square (2) tests were carried out in SPSS to test the correlation between categorical variables. Chi-square test is a non-parametric test to evaluate the independence of the two variables, which are categorical variables and are measured as observed and expected frequencies. There were two hypotheses that were tested at a significant level of $\alpha = 0.05$.

- **Hypothesis 1:** Null Hypothesis (H_0): There is no significant association between occupation and the use of quick commerce platforms.

| Table 1. Chi-Square Test of Association between Occupation and Use of Quick Commerce Platforms | Value | df | Asymp. Sig. (2-sided) |
|---|---------------------|-----------|------------------------------|
| Chi-Square Test | | | |
| Pearson Chi-Square | 17.427 ^a | 12 | .134 |
| Likelihood Ratio | 18.408 | 12 | .104 |
| Fisher's Exact Test | 17.533 | | |
| Linear-by-Linear Association | 1.506 ^c | 1 | .220 |
| N of Valid Cases (Total respondents) | 200 | | |

Note. $N = 200$; $\alpha = 0.05$. Superscript *a* indicates that 3 cells (15.0%) have expected count less than 5; superscript *c* refers to the linear-by-linear chi-square statistic.

Interpretation: $p = 0.134 (> 0.05)$; the null hypothesis is accepted.

The Chi-square test resulted in Pearson χ^2 of 17.427 and a degree of freedom of 12 and p-value of 0.134. Since this is greater than the significant level of 0.05, the relationship between occupation and the use of quick commerce platforms is not significant. Based on this, H_0 is accepted, meaning that the patterns of usage on the platform can be common to occupational groups. This result could signify the ease of access and general demographics of quick commerce platforms, where the usage is motivated by convenience and not by professional spirit.

- **Hypothesis 2:** Null Hypothesis (H_0): There is no significant association between monthly income and the use of discounts or promotional offers on quick commerce platforms.

Table 2. Chi-Square Test of Association between Monthly Income and Use of Discounts and Promotional Offers

| Chi-Square Test | Value | df | Asymp. Sig. (2-sided) |
|--------------------------------------|---------------------|----|-----------------------|
| Pearson Chi-Square | 12.687 ^a | 12 | .392 |
| Likelihood Ratio | 14.154 | 12 | .291 |
| Fisher's Exact Test | 12.922 | | |
| Linear-by-Linear Association | .202 ^c | 1 | .653 |
| N of Valid Cases (Total respondents) | 200 | | |

Note. $N = 200$; $\alpha = 0.05$. Superscript *a* indicates that 3 cells (15.0%) have expected count less than 5; superscript *c* refers to the linear-by-linear chi-square statistic.

Interpretation: the null hypothesis is accepted and $p = 0.392 (> 0.05)$.

The Chi-square test of Hypothesis 2 resulted in a Pearson χ^2 -value of 12.687 that had 12 degrees of freedom and a p-value of 0.392. Since this value is greater than 0.05, the correlation between monthly income and the use of discounts is not statistically significant; H_0 is accepted.

This result might seem paradoxical, as discounts are traditionally linked to people with lower income. Three situational explanations are provided. First, fast commerce applications use algorithmic personalized promotions, flash sales, push notifications, and targeted coupons, to every user without factoring in the income level, thus having the same access point to discounts. Second, discount usage is connected to smart digital consumption, not necessitated by wealth among Generation Z and Millennials, and even more high-income users are looking to get a deal because of the value-for-money mentality that is dictated by the culture of using apps to shop. Third, since the nature of quick commerce transactions is tied to low-value daily goods, the income-based price sensitivity variation might be low. Overall, the use of discounts seems to be a normalized online activity in the income groups, which is motivated by platform planning and generational standards, rather than economic limitation.

5. KEY FINDINGS

The analysis yields the results presented below:

- **Consumer Behaviour:** Mostly the purchases made by the respondents are groceries and snacks where the average transaction value lies between 201 and 1000. The purchases are mostly weekly or daily. The generation Z consumers are more prone to impulse buying and they are frequently driven by discounts and social media suggestions.
- **Affordability Perception:** Price sensitivity is a very strong platform choice. The respondents indicated that perceived value is greatly influenced by discounts, cost-efficiency, and delivery charges and the other motivating variables include speed and convenience.
- **Service Expectations:** Consumers care about the speed and convenience of delivery as opposed to product quality or other secondary service features. Dependable delivery has a positive impact on repeat purchase behaviour, which is in line with results by Spann et al. [13].
- **Income and Discount Usage:** There is no indication of significant difference in the monthly income and the use of discounts in chi-square analysis ($\chi^2 = 12.687$, 12 df, 392 p) which means that there is no statistically significant difference in how discount is used across the income groups, platforms and generational digital behaviour drive promotional usage.
- **The market leaders are Blinkit, Zepto, and Swiggy Instamart.** Price-based competition was prominent as the respondents were quite willing to change platforms in pursuit of improved pricing.
- **Urban-Tier Findings:** Tier 1 cities (Ahmedabad, Surat, Vadodara) are the most popular in quick commerce, yet Tier 2 cities (Dahod, Rajkot) have the potential to grow, especially when the cost of pricing and the last-mile delivery is taken into consideration.

6. RECOMMENDATIONS

The study findings, which are based on empirical evidence, draw the following recommendations:

- **Hyper-Localized Pricing:** Present localized pricing and special offers in urban and semi-urban zones, in accordance with the perceived difference in the affordability between Tier 1 and Tier 2 cities.
- **Bendable Delivery:** Add Tiered Delivery Pricing: Add a low-cost scheduled delivery service, e.g., in addition to its usual high-speed delivery service, to appeal to consumers where delivery costs are also a factor.
- **Youth-Targeted Subscription Plans:** Build entry-level subscription plans, which include free or reduced-price deliveries, preferential access to promotions, and reward loyalty based on the adoption tendencies and price-value orientation of the Generation Z and Millennial consumers.
- **Peer and Influencer Marketing:** Use the regional social media influencers and peer referral programmes to foster trust and adoption as a result of the high potential of word-of-mouth found among the respondents.
- **Tier 2 Expansion through Dark Store Infrastructure:** Build micro-hubs or dark stores within new urban areas to minimize the cost of last-mile delivery and enhance accessibility of its services, directly overcoming the affordability issues in markets like Dahod.
- **Sustainable Practices:** Introduce eco-packaging and electric delivery vehicles as an added bonus among younger consumers who are socially responsible and make platforms different on something other than price.

7. CONCLUSION

This paper discussed the role of perceived affordability and value in determining the adoption of quick commerce among Generation Z and Millennials in Gujarat in India. The results prove the hypothesis that although speed and convenience are the main appeal and attractiveness of the platform at first, the key motivators to keep using platforms are cost-efficiency, discounts, and customized transactional experiences. Major cities like Ahmedabad, Surat, and Vadodara will have high levels of adoption whereas Tier 2 cities are high potential areas of growth if pricing competitiveness and localized service provision are put at the forefront.

Based on the Consumer Value Theory [10], the research illustrates that the affordability in quick commerce cannot be broken down to include low prices. Instead, it refers to functional value (pricing fairness, cost-efficiency) and conditional value (promotional offers, platform incentives) and emotional value (transactional ease, digital experience). The results are especially applicable since the fast commerce market in India is expected to reach 2 lakh crores by the FY28 [5, 6], and platforms that will successfully combine competitive prices, fast delivery, and technology-based customization are set to win the loyalty of young consumers who are digitally savvy.

This research is limited in some ways. The sample is also limited to six cities in Gujarat and cannot be extended to other states and settings in India. The method of non-probability sampling is admitted being a limitation, as well as a lack of reliability testing of the scale items. Future studies may consider using larger probability-based samples in different regions, including other constructions like trust and perceived risk and longitudinal research that will help follow-up on the changes in affordability perceptions as time goes by.

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AUTHOR CONTRIBUTIONS

The authors declare no competing financial or personal interests that could have influenced the design, conduct, or reporting of this research.

ETHICS STATEMENT

This study involved human participants who completed a structured questionnaire voluntarily. No sensitive personal data were collected. Informed consent was obtained from all respondents. As the research did not involve clinical trials, biological samples, or identifiable personal health data, formal IRB approval was not required under institutional guidelines. All procedures adhered to the ethical standards of academic research.

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DATA AVAILABILITY STATEMENT

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

CONFLICT OF INTEREST DISCLOSURE

The authors declare no competing financial or personal interests that could have influenced the design, conduct, or reporting of this research.

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